

FIG. 1 is a block diagram of a payment system architecture. The diagram shows a flow of information and services between various entities. At the top, a Card User (20) and a Merchant (30) interact at the Point-of-Sale. The Card User sends data to the Payment Processor (40) via the Payment Access to Financial Network (50). The Merchant also sends data to the Payment Processor (40). The Payment Processor (40) is connected to several service blocks: Account Activation Services (60), Payment Customer Care Services (70), Payment Clearing, Settlement, & Reporting Services (80), and Payment Card Production & Management Services (90). The Payment Processor (40) also connects to a Payment Interface to Customer (100). The Payment Interface to Customer (100) is connected to two Wireless Carrier blocks: a general Wireless Carrier (110) and a Wireless Carrier Prepaid Platform (112).

**FIG. 1**

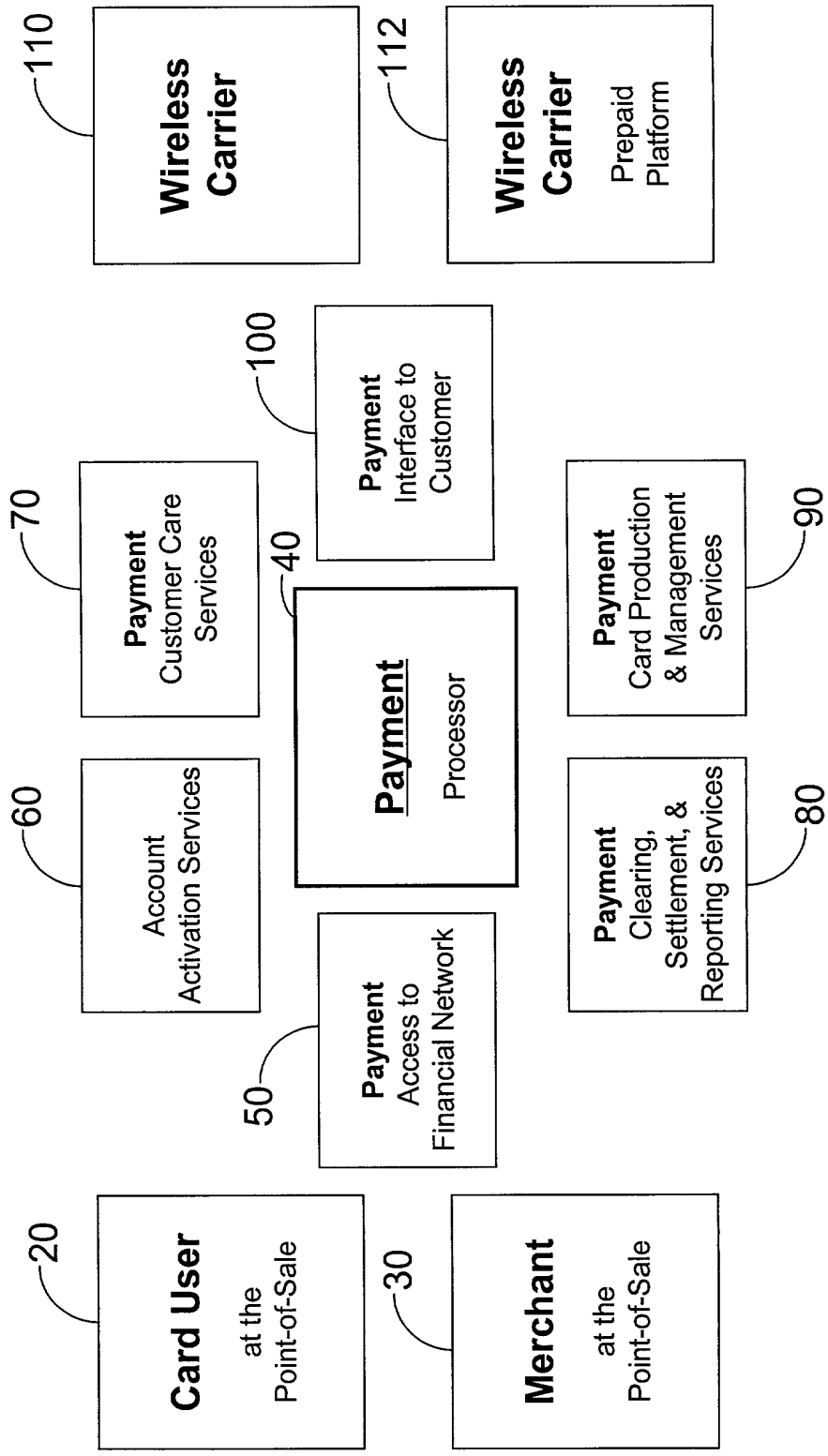


FIG. 2 is a block diagram of a payment system architecture. The diagram shows the flow of data and transactions between a Payment Card User, a POS Terminal, a Financial Network, a Payment Processor, and a Carrier Prepaid Platform.

FIG. 2

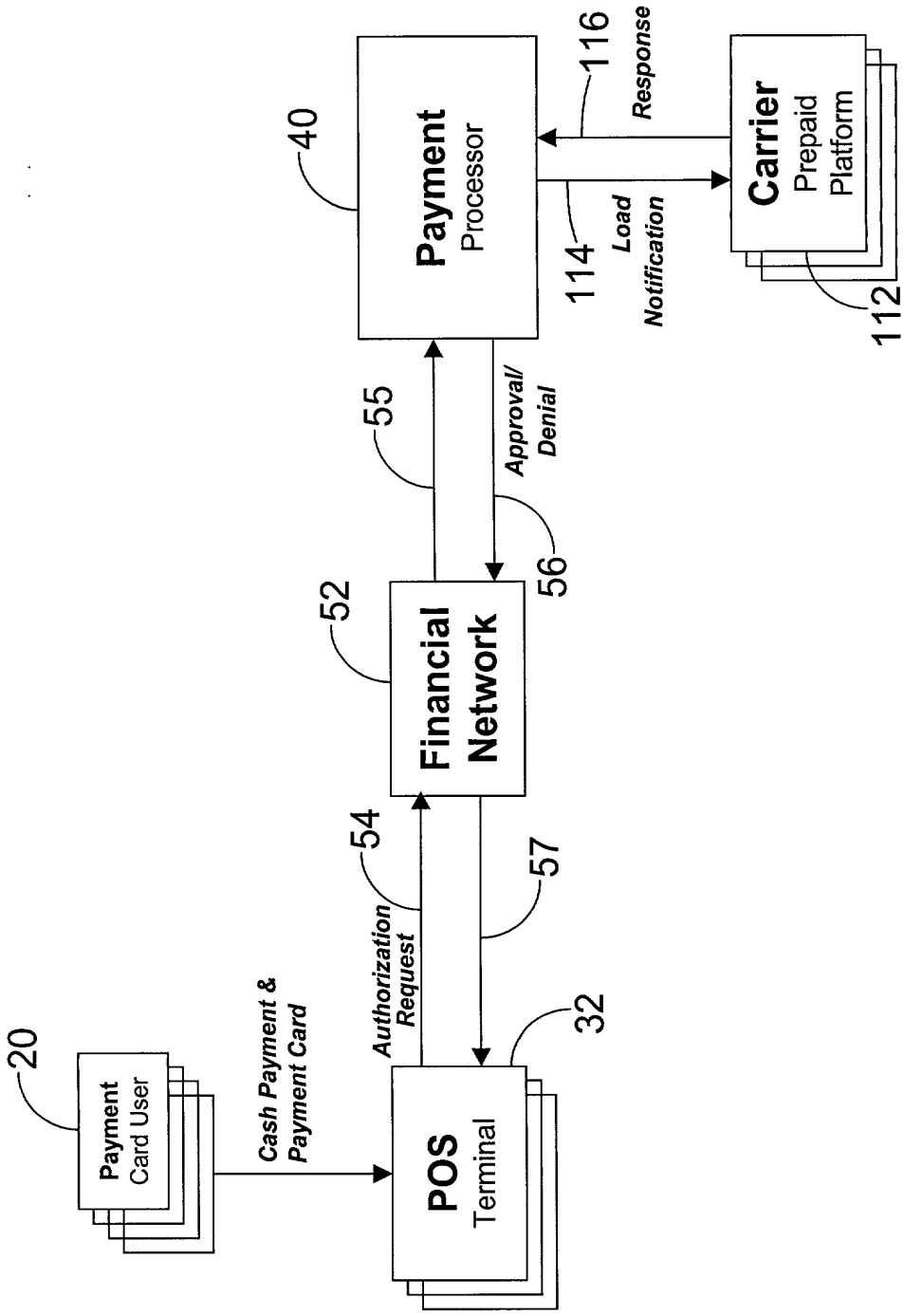


FIG. 3

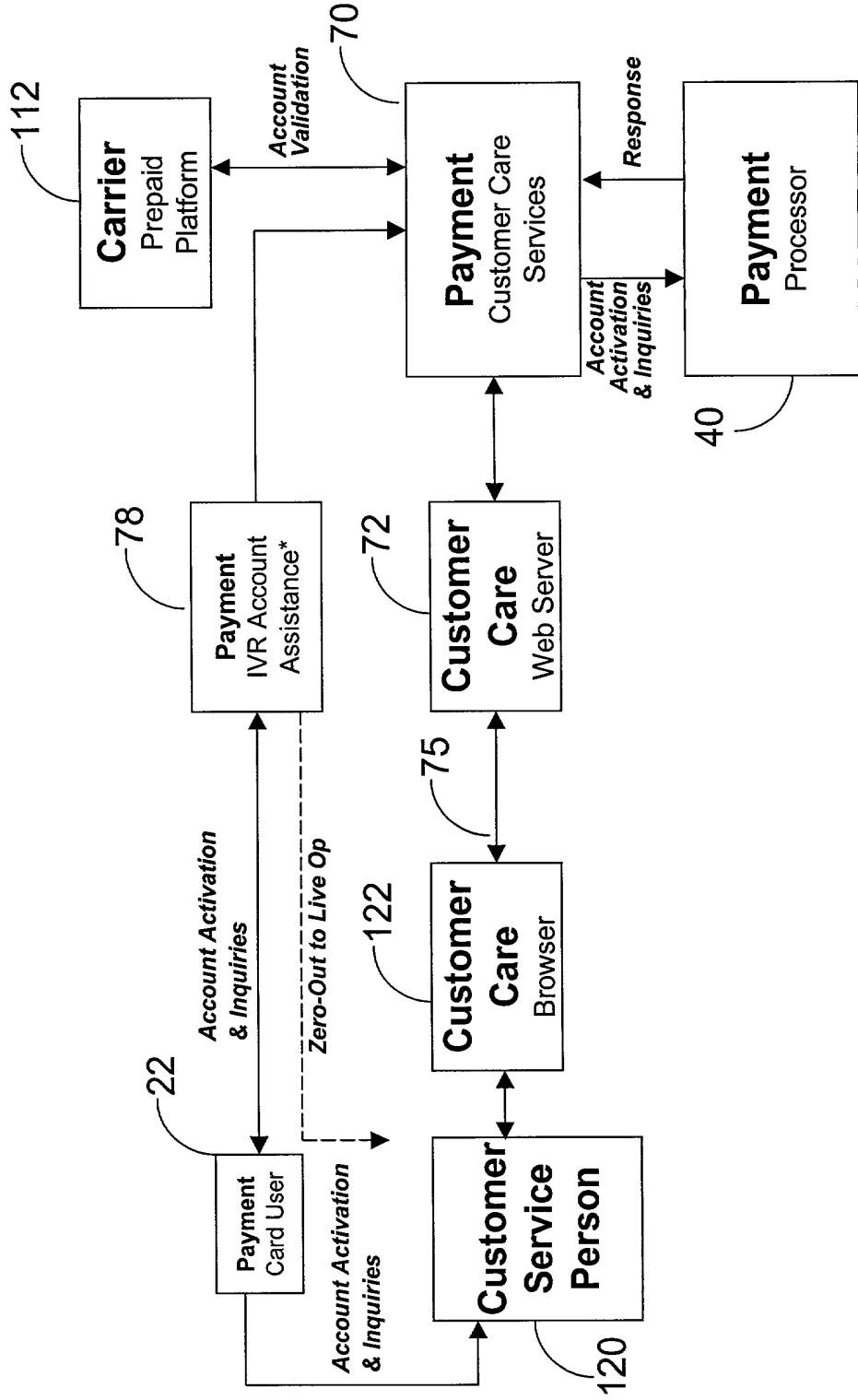


FIG. 4 is a block diagram of a system architecture for a carrier prepaid platform. The diagram shows the following components and their interactions:

FIG. 4

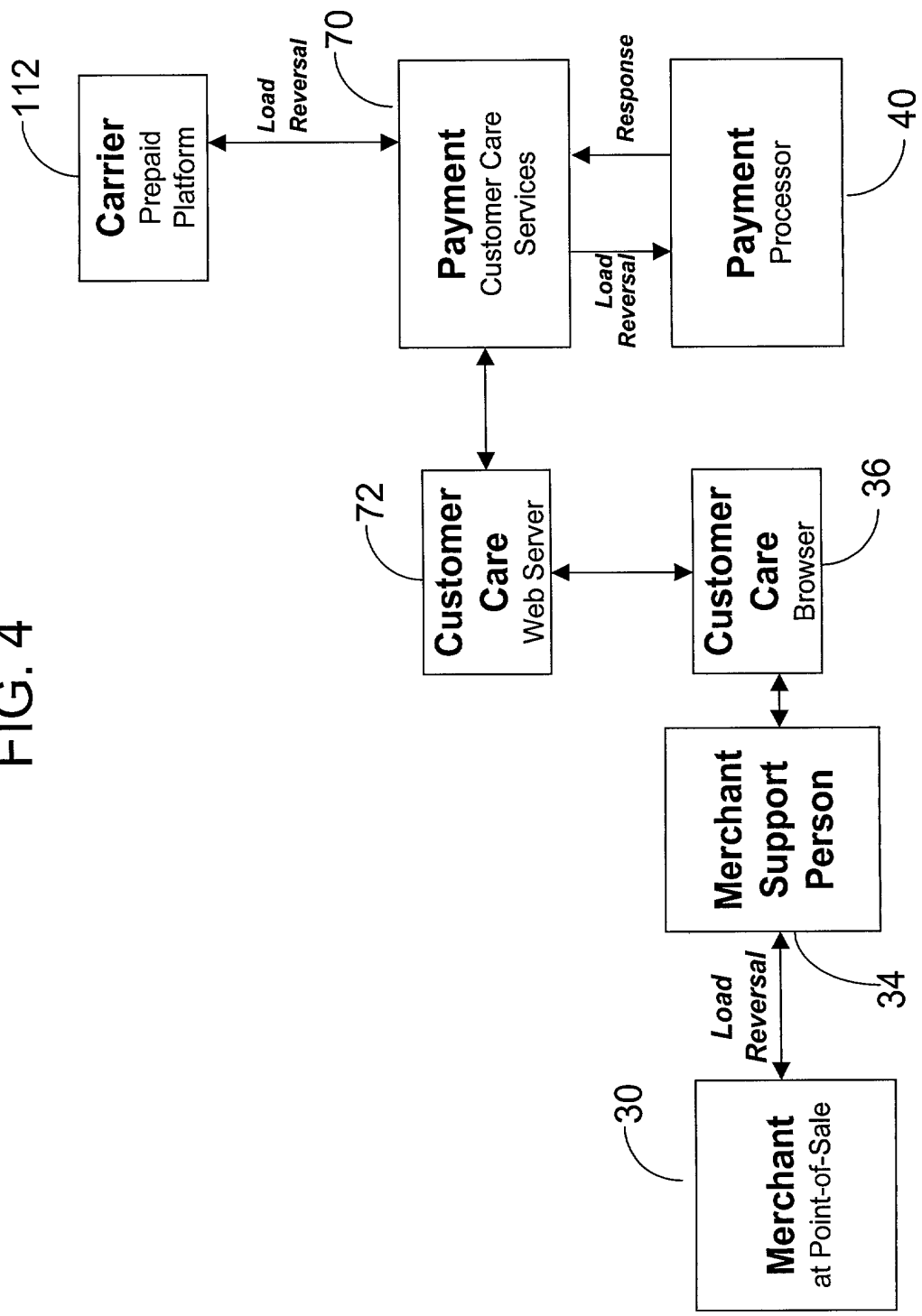


FIG. 5 is a block diagram of a payment processing system. The diagram shows the flow of funds and information between various entities: Payment Card User (20), Merchant at POS (30), Merchant Bank Account (38), ACH Gateway (130), Payment Segregated Accounts (140), Payment Financial Clearing and Settlement Services (80), and Carrier Bank Account (150). The flow includes Cash Payment (30), Cash Deposit, Debit Batch (132), Debit Confirmation, Credit Batch, and Credit Cash. A legend at the bottom indicates that solid arrows represent the Debit Process and dashed arrows represent the Credit Process.

FIG. 5

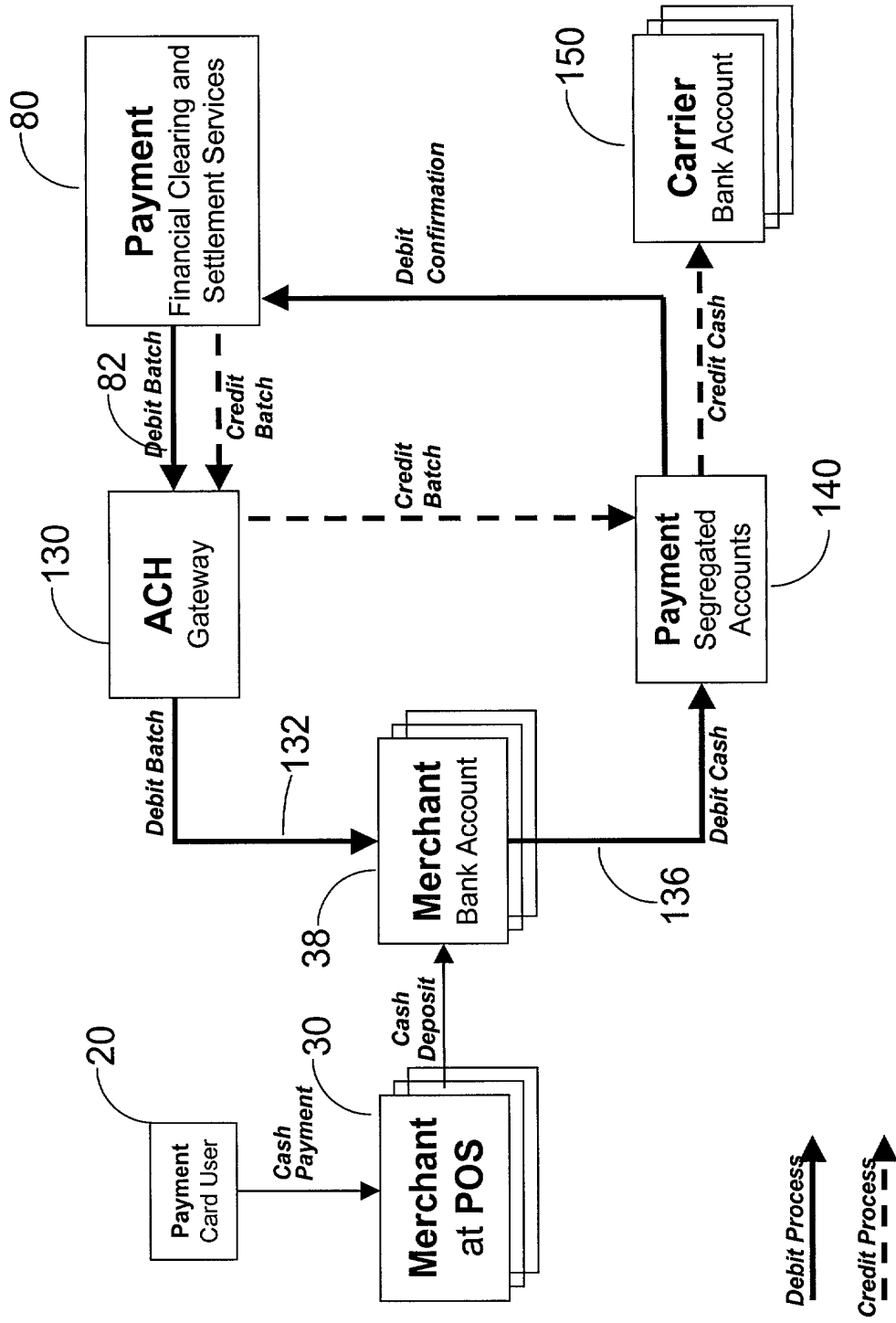


FIG. 6

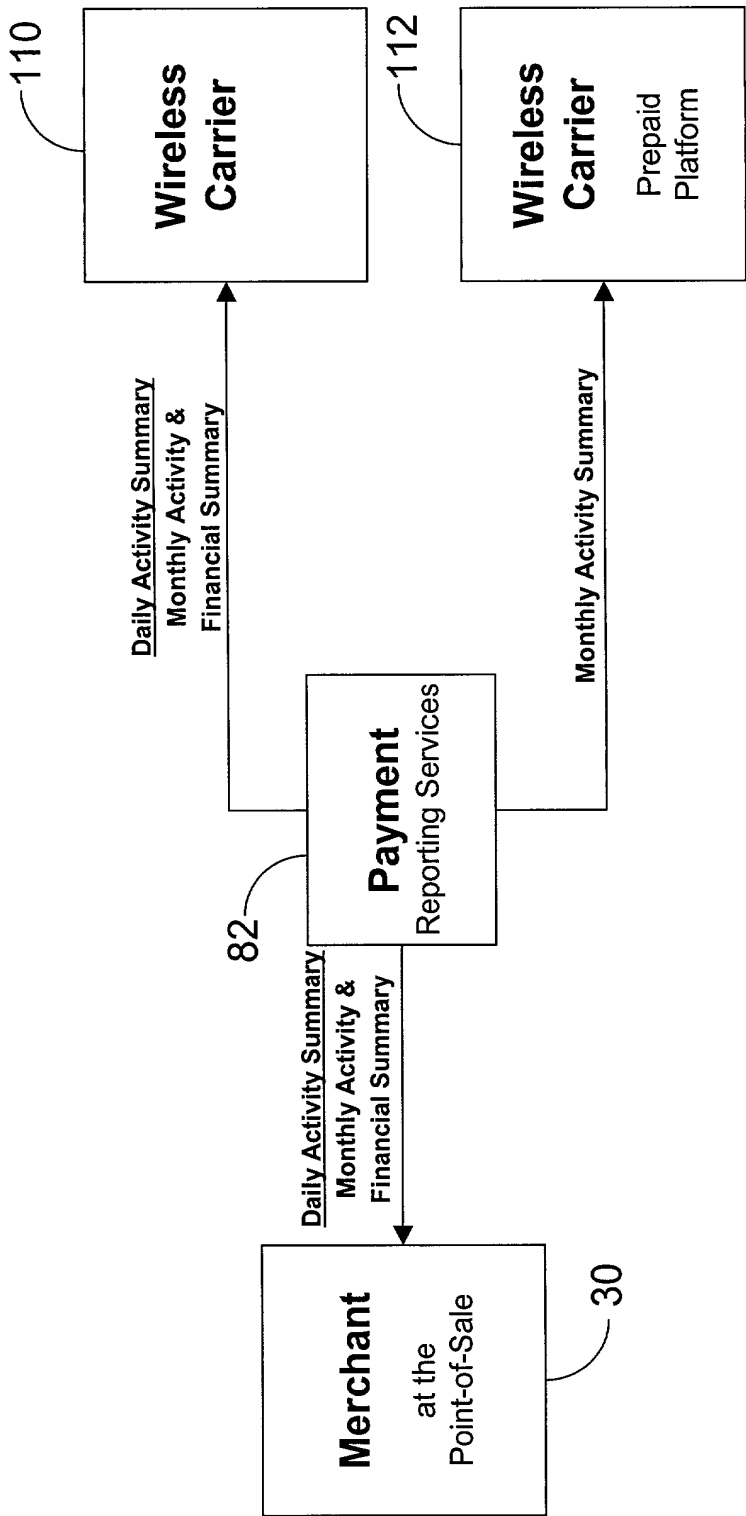


FIG. 7

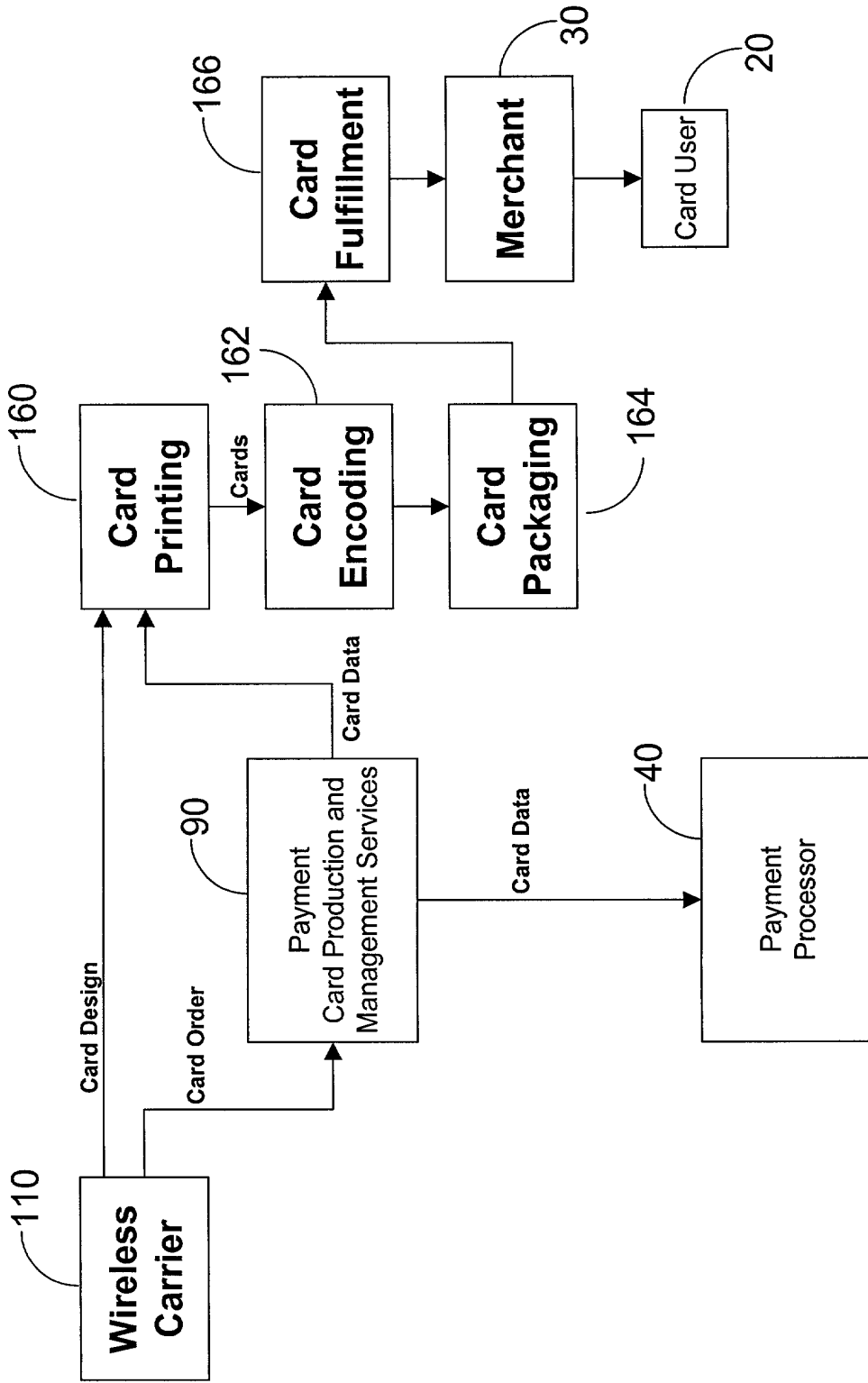


FIG. 8

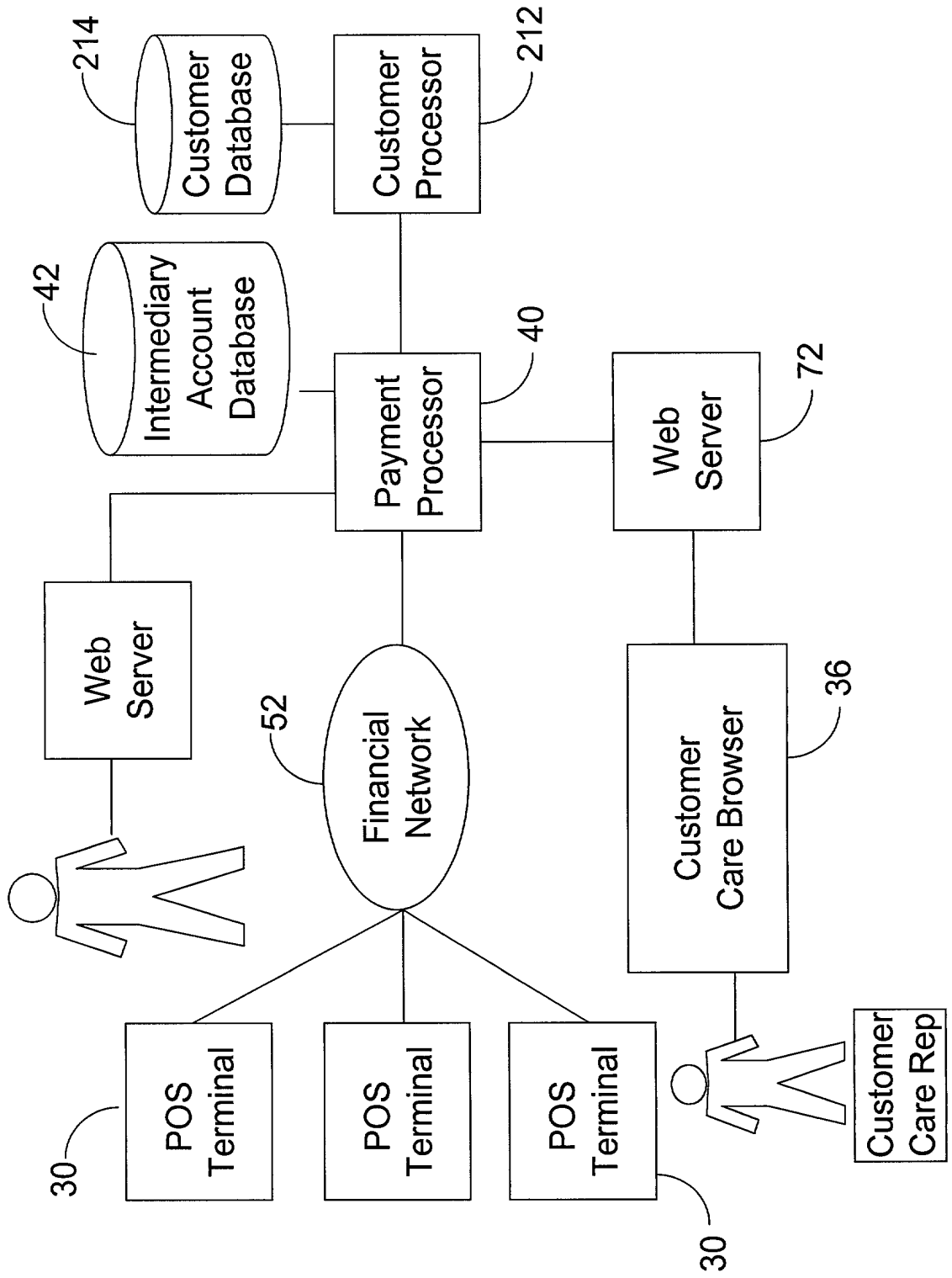




FIG. 9A

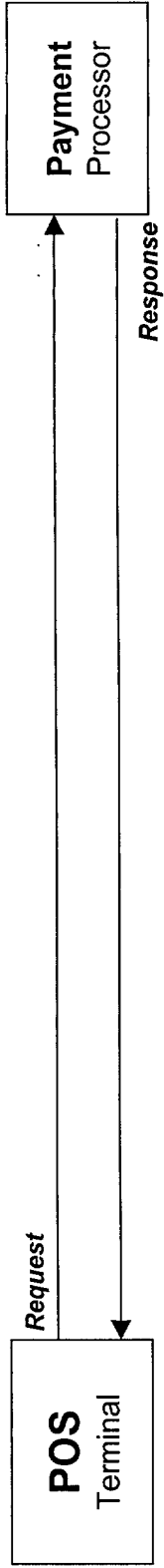


FIG. 9B

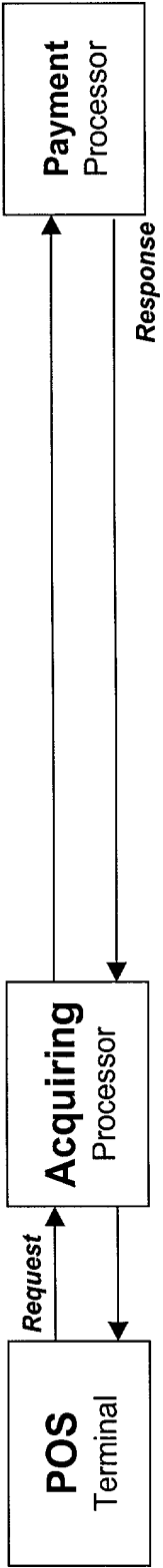


FIG. 9C

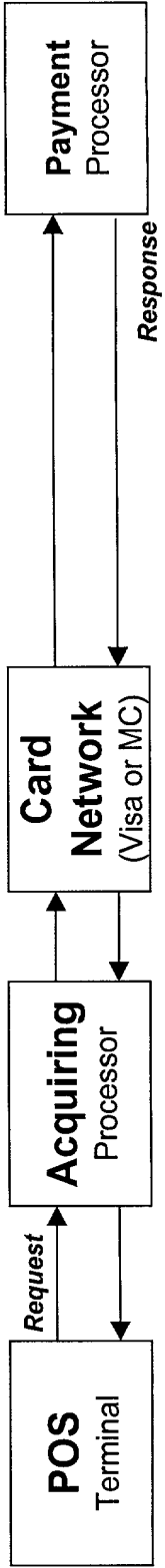


FIG. 9D

